

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOSEPH FLOWERS § Case No.: 07-23724
CLARISE FLOWERS §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2007.
- 2) This case was confirmed on 03/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/07/2008, 07/28/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/01/2011.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 42
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 31,300.00
- 10) Amount of unsecured claims discharged without payment \$ 23,110.13
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 14,708.70
Less amount refunded to debtor	\$ 529.98
NET RECEIPTS	\$ 14,178.72

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 972.33
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,472.33

Attorney fees paid and disclosed by debtor	\$.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
CHASE HOME FINANCE L	SECURED	69,031.00	69,101.53	.00	.00	.00
CHASE HOME FINANCE L	SECURED	NA	1,617.05	2,589.96	2,589.96	.00
MONTEREY FINANCIAL S	SECURED	200.00	550.00	200.00	200.00	.00
MONTEREY FINANCIAL S	UNSECURED	578.00	408.14	758.14	75.81	.00
MONTEREY FINANCIAL S	OTHER	.00	NA	NA	.00	.00
CREDIT ACCEPTANCE CO	SECURED	5,000.00	5,787.72	5,000.00	5,000.00	324.91
ENTERPRISE 1518	UNSECURED	399.44	NA	NA	.00	.00
WELLS FARGO MORTGAGE	SECURED	830.52	NA	NA	.00	.00
FISHER & SHAPIRO	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	4,019.64	NA	NA	.00	.00
CITY OF CALUMET CITY	UNSECURED	350.00	1,650.00	1,650.00	165.00	.00
CRED PROTECTION ASSO	UNSECURED	432.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	902.00	3,081.63	3,081.63	308.16	.00
HARVARD COLLECTION S	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	427.35	487.35	487.35	48.74	.00
PREMIER BANK CARD	UNSECURED	388.04	388.04	388.04	38.80	.00
AR RESOURCES INC	UNSECURED	159.00	NA	NA	.00	.00
IVANHOE DENTAL GROUP	UNSECURED	1,544.80	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	310.14	310.14	310.14	31.01	.00
CBCS	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	OTHER	.00	NA	NA	.00	.00
MUNSTER SAME DAY SUR	UNSECURED	5,000.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FROST ARNETT CO	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,468.80	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	804.09	810.59	810.59	81.06	.00
VILLAGE OF GLENWOOD	UNSECURED	550.00	NA	NA	.00	.00
SECRETARY OF STATE	OTHER	.00	NA	NA	.00	.00
VILLAGE OF LANSING	UNSECURED	450.00	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	300.00	NA	NA	.00	.00
MCSI/RMI	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	NA	341.49	341.49	34.15	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	287.88	287.88	28.79	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	615.26	615.26	615.26	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	126.72	126.72	12.67	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	733.01	733.01	73.30	.00
CREDIT ACCEPTANCE CO	UNSECURED	NA	.00	787.72	78.77	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,589.96	2,589.96	.00
Debt Secured by Vehicle	5,000.00	5,000.00	324.91
All Other Secured	200.00	200.00	.00
TOTAL SECURED:	7,789.96	7,789.96	324.91
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	615.26	615.26	.00
TOTAL PRIORITY:	615.26	615.26	.00
GENERAL UNSECURED PAYMENTS:	9,762.71	976.26	.00

Disbursements:

Expenses of Administration	\$ 4,472.33
Disbursements to Creditors	\$ 9,706.39

TOTAL DISBURSEMENTS: \$ 14,178.72

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/08/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.